HOUSING MARKET INFORMATION

HOUSING NOW
London CMA

CANADA MORTGAGE AND HOUSING CORPORATION

Date Released: Fourth Quarter 2011

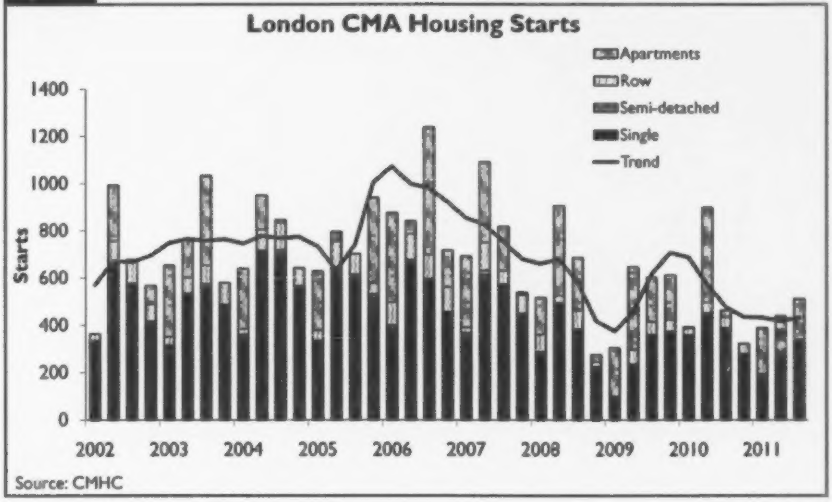
New Home Market

Apartments Pull Up Third Quarter Starts

Housing starts trended higher in the London Census Metropolitan Area (CMA) during the third quarter after adjusting for seasonality. Construction of apartments, both condominium and rental contributed to the increase, compensating for a decline in single-detached new construction.

The number of rental apartment units under construction was substantially lower in the third quarter of 2011, only one-third of what it had been a year earlier. Rental apartment starts picked up in the third quarter, but not nearly enough to compensate for their virtual absence during the first half. Consumer demand for new rental product is evident in the London market. The uptake of new units in the third quarter more than doubled from the same period one year earlier,

Figure 1



Source: CMHC

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and the stock of apartments which were completed but not yet rented dropped notably.

Average Price of New Homes Dips

The number of new single-detached homes, both freehold and condominium, which were completed and sold in the London CMA during the third quarter rose four per cent year-over-year. The majority of activity was in the City where sales of freehold homes jumped 10 per cent. Sales of homes priced above $400,000 increased strongly, indicating demand from move-up buyers drove up both the median and average price in the City.

Average prices for the CMA, however, did dip about one per cent as homes in the outer municipalities in the under $250,000 price range which had been in direct competition with the resale market for buyers were sold off.

Throughout the third quarter employment in the London CMA recovered, regaining the 4,000 new jobs lost during the second quarter. However, stronger growth in the labour force led to a rise in the unemployment rate. Full-time employment has been expanding in 2011, offsetting a decline in part-time jobs. This is a positive sign, indicating that workers whose hours were cut when the economy slowed are now getting more work. Full-time employment is one of the key factors determining a person's ability and confidence to make a large purchase such as a home.

Resale Market

Third Quarter Sales Up

Sales of existing homes were up significantly in the third quarter of 2011 in the London-St. Thomas Real Estate Board area. On a year-over-year basis sales activity was up 15 per cent, however, third quarter 2010 sales were unusually low. When adjusted for seasonal and irregular factors, third quarter sales increased marginally from the second quarter but the longer trend is towards flat or easing demand. The strength of sales in the third quarter meant year-to-date sales are less than two per cent below 2010 sales for the same period.

New listings, seasonally adjusted, dropped marginally in the third quarter after a setting a new record in the second quarter of 2011. They still represented a relatively high level, an indication that repeat buyers continued to dominate activity. Since new listings were down slightly while sales increased on a seasonally adjusted basis, the sales to new listings ratio rose to just below 50 per cent in the third quarter but still indicated that demand and supply were roughly in balance. The trend in the sales-to-new-listings ratio pointed to a cooling market.

The seasonally adjusted average price drifted down in the third quarter to $230,200, also from a record in the second quarter. That record was bolstered by upper-end condominium units, which, although they were new, were sold through resale market channels. By style, three types stand out in 2011 as showing price gains above the market average in the City. The average price for ranch style homes was $290,800 for the first three quarters of 2011, up five per cent from the same period in 2010. The price of a 2½ storey style home, which is generally 80 years old or more and represents a small segment of the market in established areas such as Old North and Old South, rose four per cent to $369,800 while the ever popular bungalow gained six per cent to $185,100.

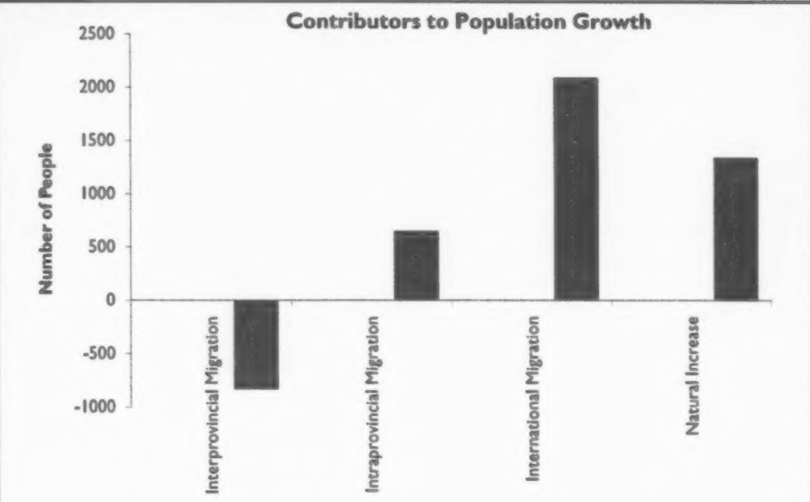
Figure 2

Source: CREA, CMHC
*Quarterly sales data are seasonally adjusted and multiplied by 4 to show an annual rate..
Price data are adjusted for irregular and seasonal factors.

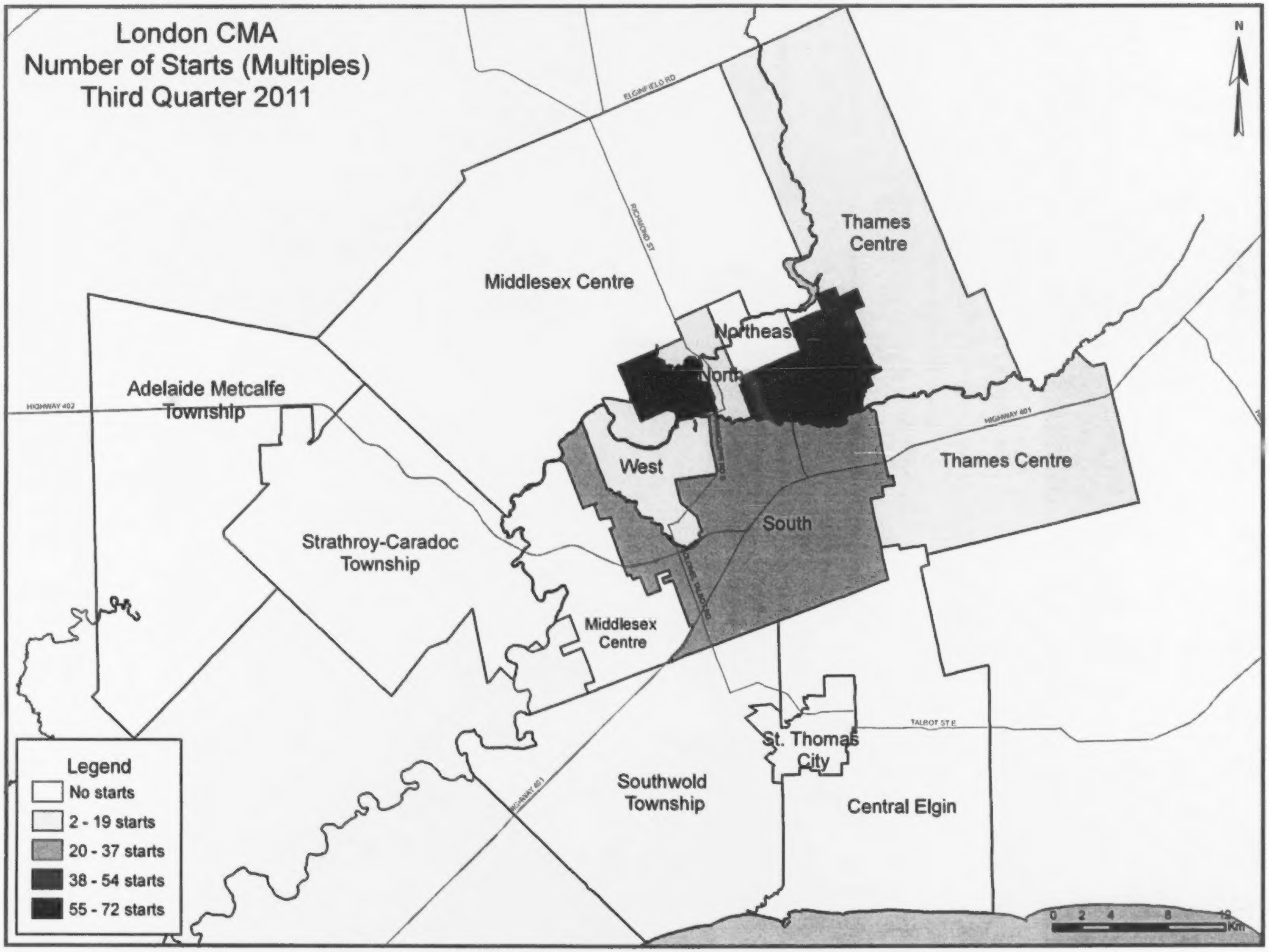
Immigrants Add to London's Population

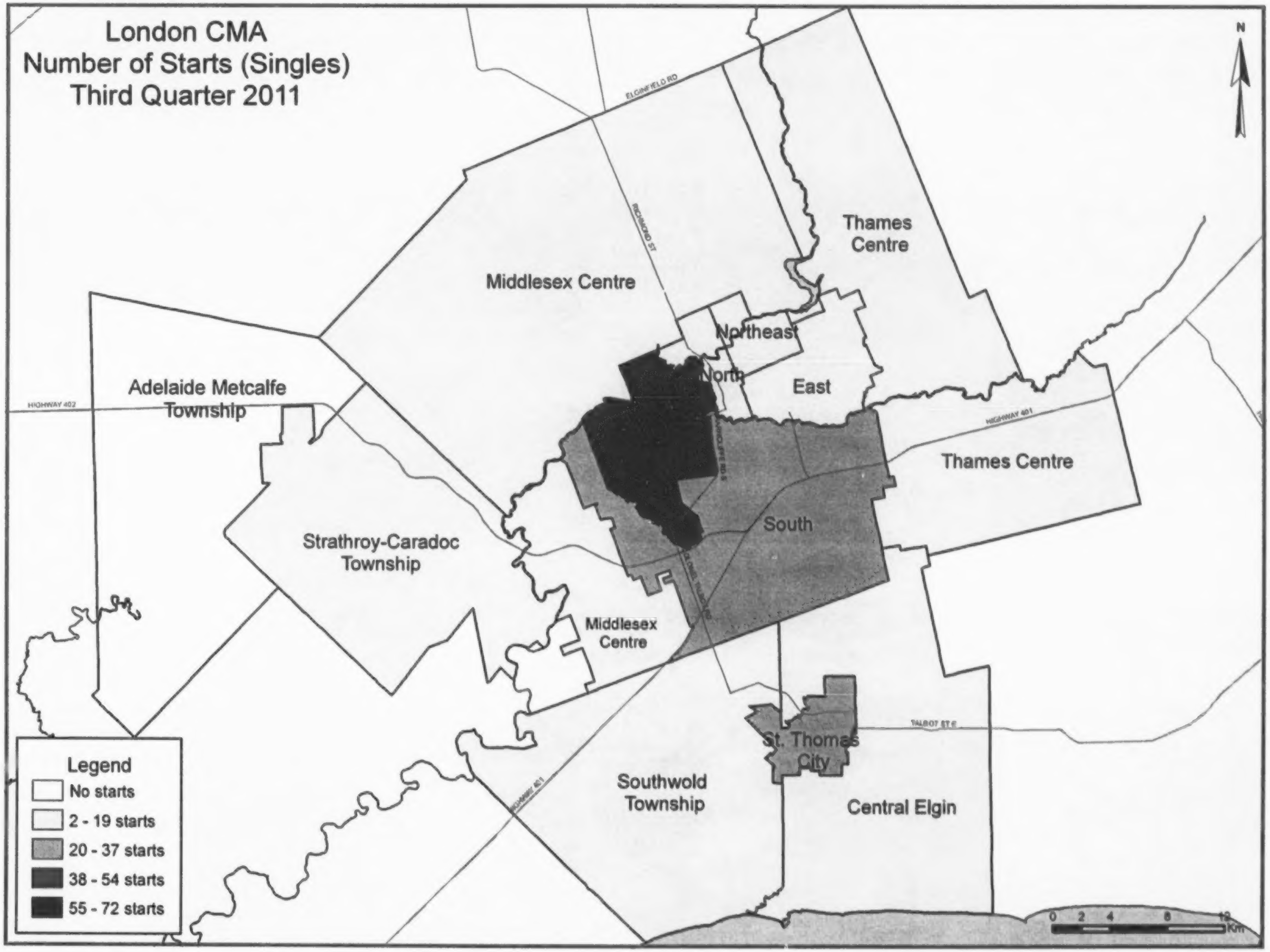
Housing market demand is strongly dependent on population growth. The most recent data from Statistics Canada indicates that the population growth in the London CMA continued to grow in the period ending June 30 2010. Nearly two thirds of the growth came from international migration. Many of these international migrants are choosing London because of the post-secondary and medical/research facilities available in the City. Most recently the City has been making a name for itself as a centre for digital media and video gaming which will position the City to attract internationally educated professionals in the future. Labour studies predict that 50% of Canada's information and communication technology workforce will come from abroad by 2015.

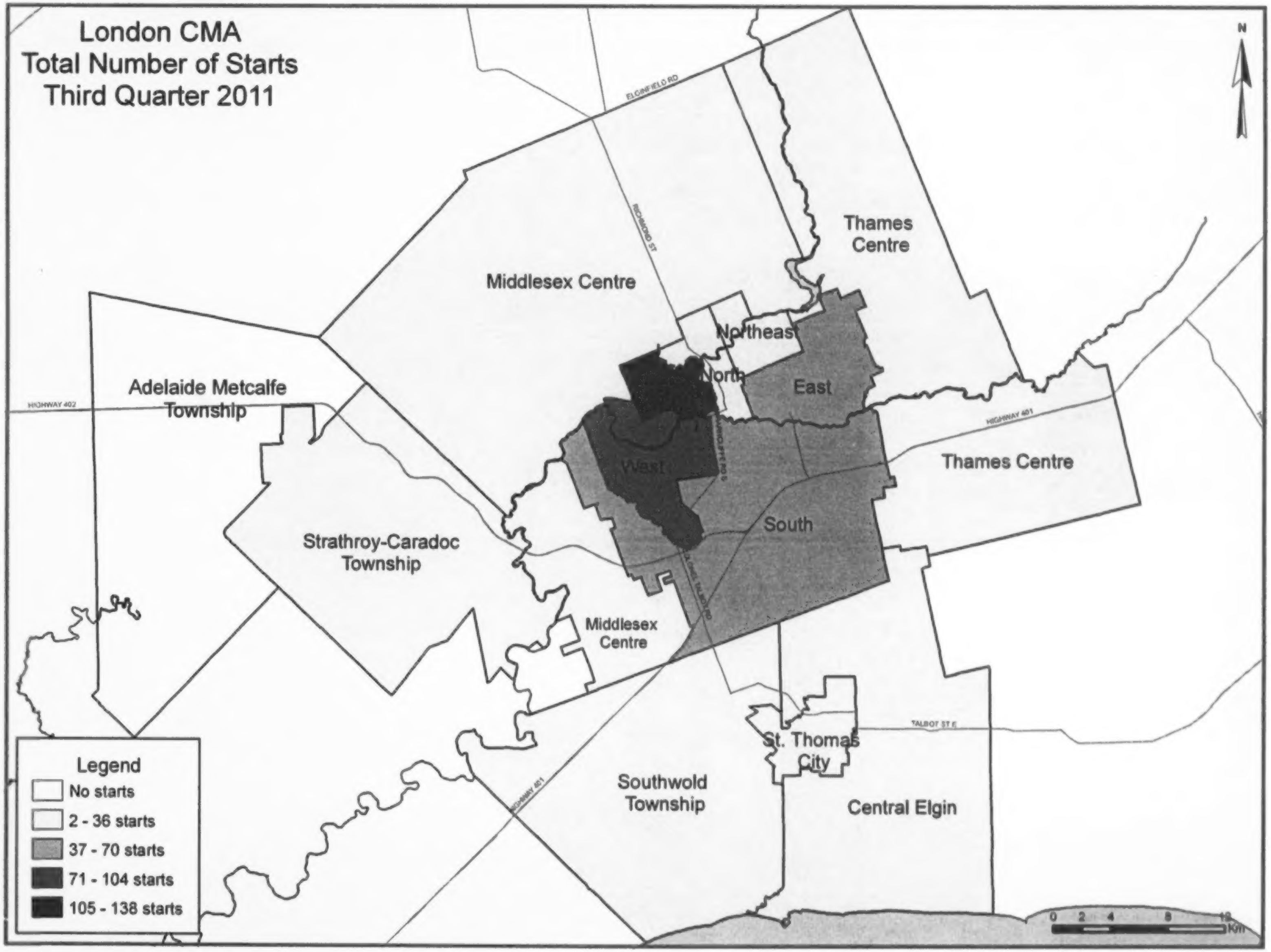
Figure 3

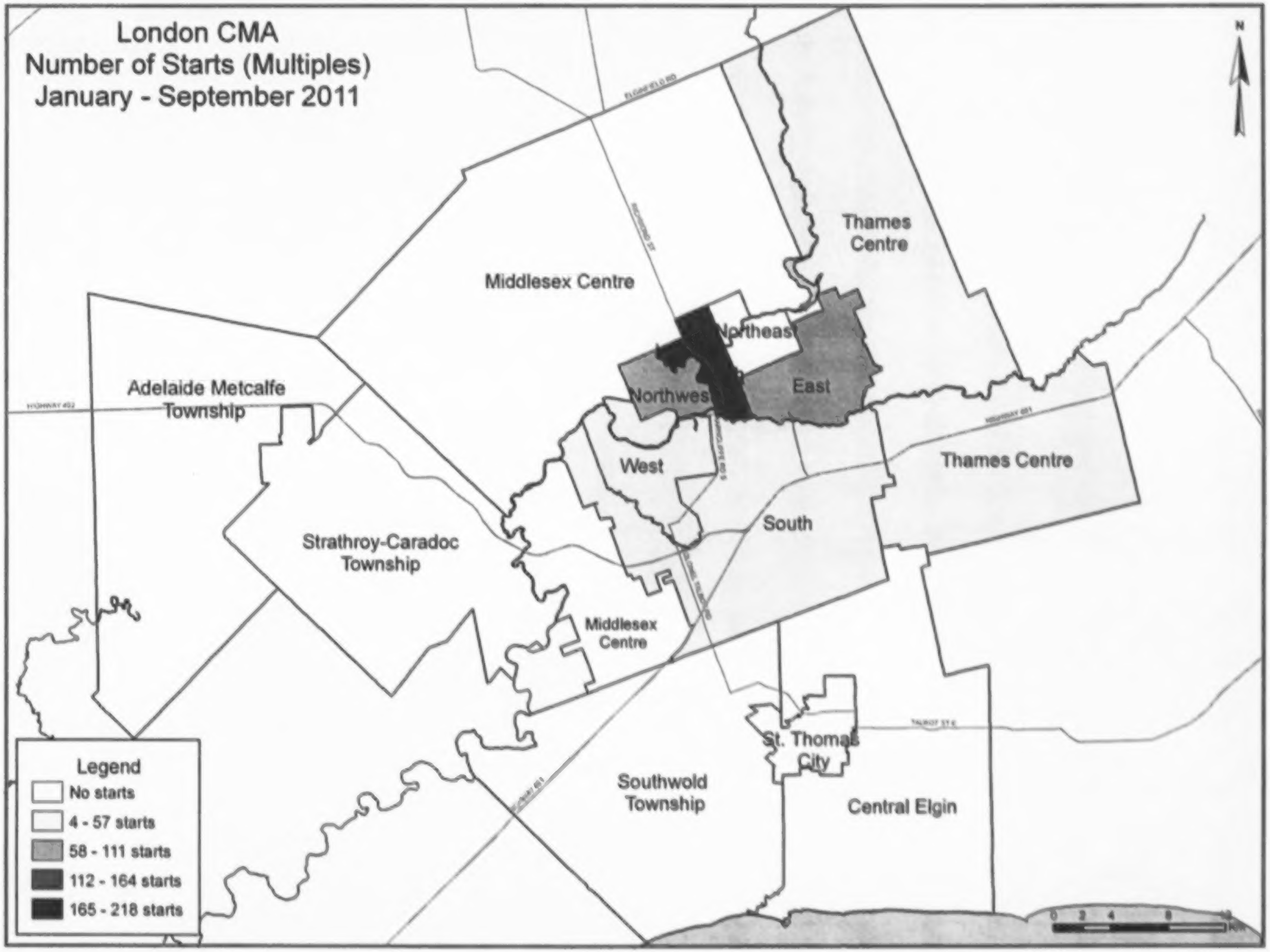


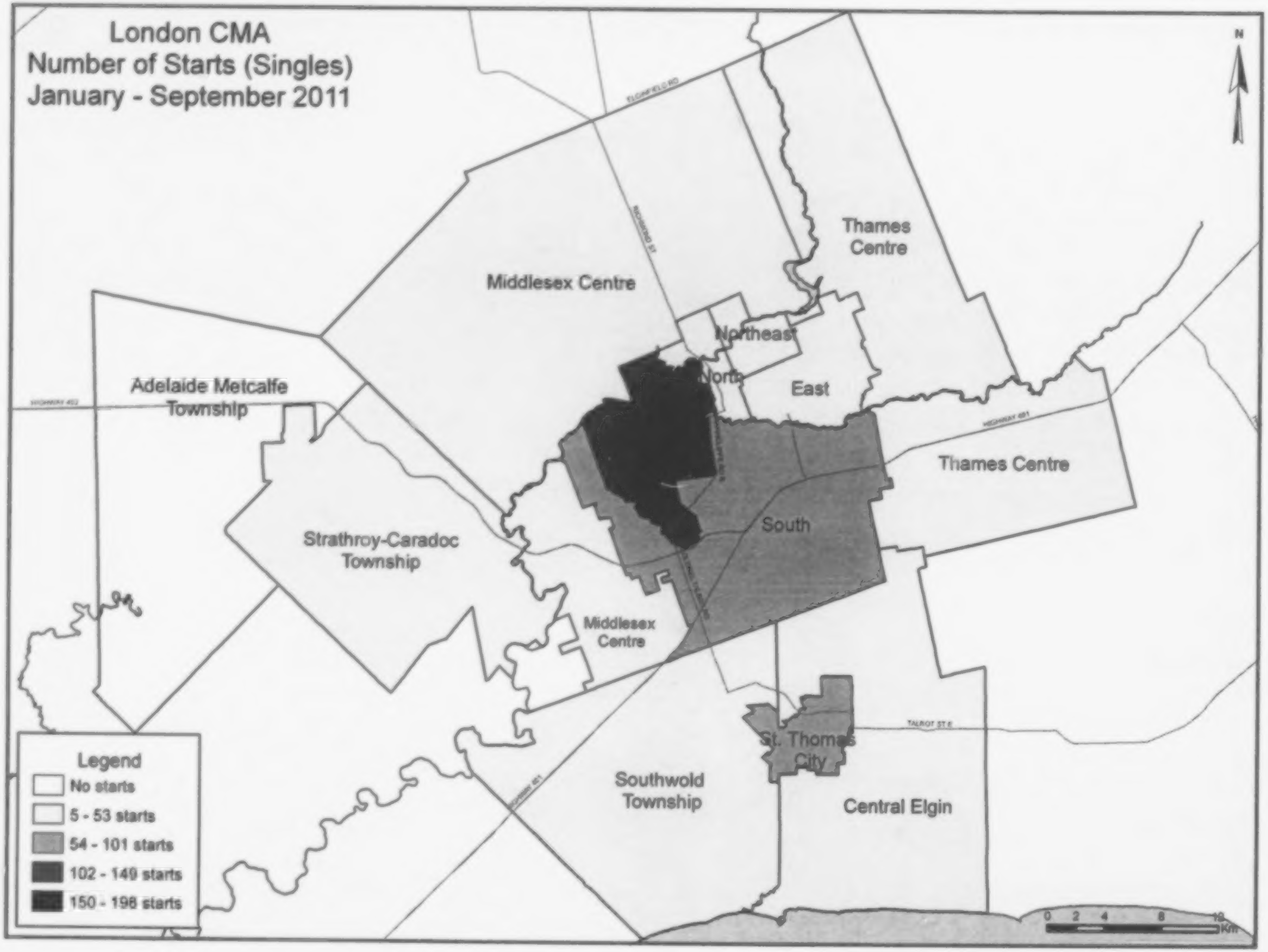
Source: Statistics Canada

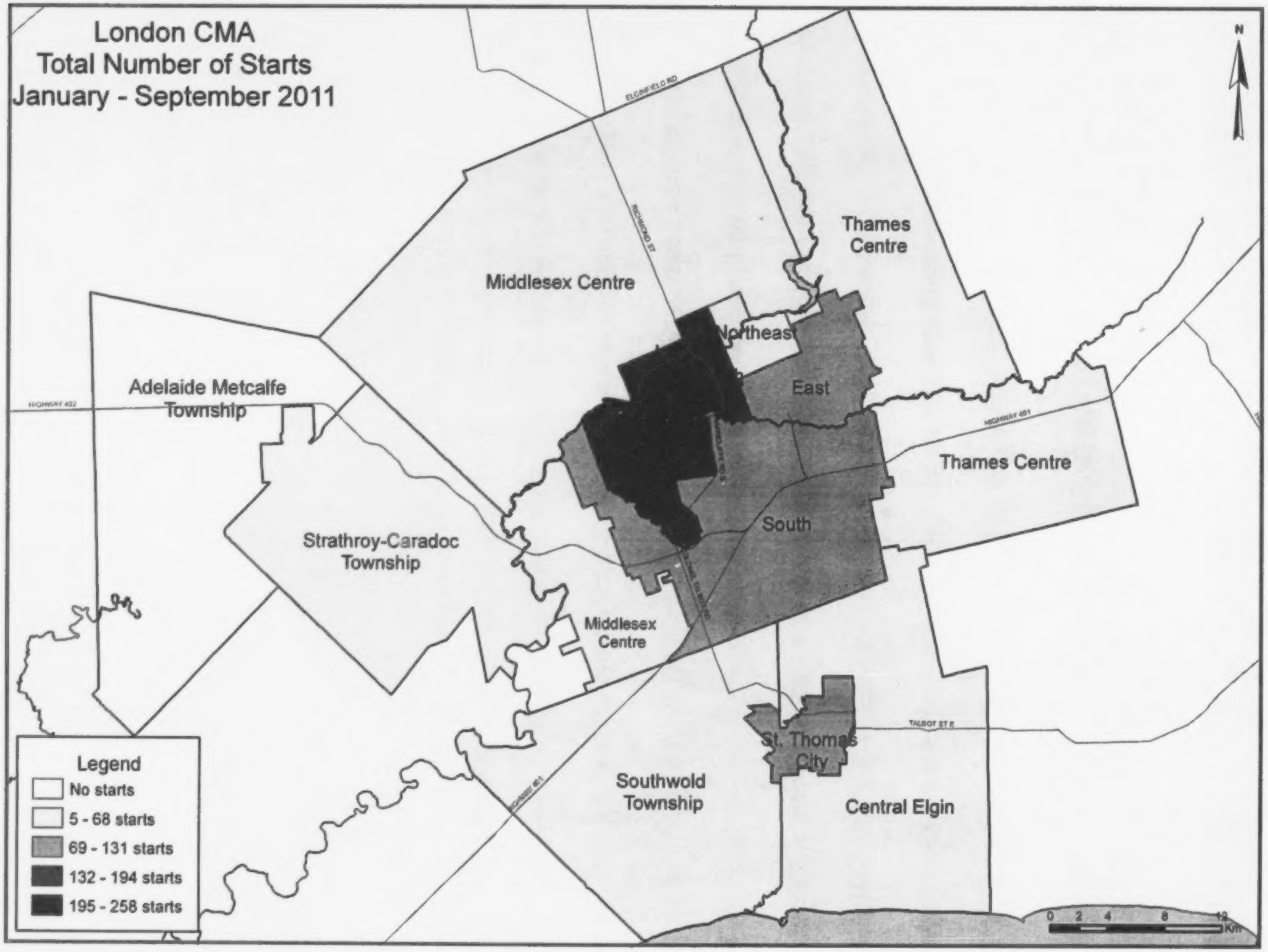

London CMA
Number of Starts (Multiples)
Third Quarter 2011
N
Middlesex Centre
Thames Centre
Adelaide Metcalfe Township
West
Thames Centre
South
Strathroy-Caradoc Township
Middlesex Centre
St. Thomas City
Southwold Township
Central Elgin
Legend
No starts
2 - 19 starts
20 - 37 starts
38 - 54 starts
55 - 72 starts
0 2 4 8 12 Km


London CMA
Number of Starts (Singles)
Third Quarter 2011
N
ELGINFIELD RD
RICHMOND ST
HIGHWAY 402
HIGHWAY 401
TALBOT ST E
Thames Centre
Middlesex Centre
Northeast
North
East
Adelaide Metcalfe Township
Thames Centre
South
Strathroy-Caradoc Township
Middlesex Centre
St. Thomas City
Southwold Township
Central Elgin
Legend
No starts
2 - 19 starts
20 - 37 starts
38 - 54 starts
55 - 72 starts
0 2 4 8 12 Km


London CMA
Total Number of Starts
Third Quarter 2011
Middlesex Centre
Thames Centre
Adelaide Metcalfe Township
Northeast
North
East
West
South
Thames Centre
Strathroy-Caradoc Township
Middlesex Centre
St. Thomas City
Southwold Township
Central Elgin
HIGHWAY 402
HIGHWAY 401
ELGINFIELD RD
RICHMOND ST
TALBOT ST E
N
Legend
No starts
2 - 36 starts
37 - 70 starts
71 - 104 starts
105 - 138 starts
0 2 4 8 12 Km


London CMA
Number of Starts (Multiples)
January - September 2011
Middlesex Centre
Thames Centre
Northeast
East
Northwest
Adelaide Metcalfe Township
West
Thames Centre
South
Strathroy-Caradoc Township
Middlesex Centre
St. Thomas City
Southwold Township
Central Elgin
Legend
No starts
4 - 57 starts
58 - 111 starts
112 - 164 starts
165 - 218 starts
N


London CMA
Number of Starts (Singles)
January - September 2011
N
Middlesex Centre
Thames Centre
Northeast
North
East
Adelaide Metcalfe Township
Thames Centre
Strathroy-Caradoc Township
South
Middlesex Centre
St. Thomas City
Southwold Township
Central Elgin
Legend
No starts
5 - 53 starts
54 - 101 starts
102 - 149 starts
150 - 198 starts
0 2 4 8 12 Km


London CMA
Total Number of Starts
January - September 2011
Middlesex Centre
Thames Centre
Northeast
East
Adelaide Metcalfe Township
Thames Centre
Strathroy-Caradoc Township
South
Middlesex Centre
St. Thomas City
Southwold Township
Central Elgin
Legend
No starts
5 - 68 starts
69 - 131 starts
132 - 194 starts
195 - 258 starts
N
0 2 4 8 12 Km

HOUSING NOW REPORT TABLES

Available in ALL reports:

1	Housing Activity Summary of CMA
2	Starts by Submarket and by Dwelling Type – Current Month or Quarter
2.1	Starts by Submarket and by Dwelling Type – Year-to-Date
3	Completions by Submarket and by Dwelling Type – Current Month or Quarter
3.1	Completions by Submarket and by Dwelling Type – Year-to-Date
4	Absorbed Single-Detached Units by Price Range
5	MLS® Residential Activity
6	Economic Indicators

Available in SELECTED Reports:

1.1	Housing Activity Summary by Submarket
1.2	History of Housing Activity (once a year)
2.2	Starts by Submarket, by Dwelling Type and by Intended Market – Current Month or Quarter
2.3	Starts by Submarket, by Dwelling Type and by Intended Market – Year-to-Date
2.4	Starts by Submarket and by Intended Market – Current Month or Quarter
2.5	Starts by Submarket and by Intended Market – Year-to-Date
3.2	Completions by Submarket, by Dwelling Type and by Intended Market – Current Month or Quarter
3.3	Completions by Submarket, by Dwelling Type and by Intended Market – Year-to-Date
3.4	Completions by Submarket and by Intended Market – Current Month or Quarter
3.5	Completions by Submarket and by Intended Market – Year-to-Date
4.1	Average Price ($) of Absorbed Single-Detached Units

SYMBOLS

n/a	Not applicable
*	Totals may not add up due to co-operatives and unknown market types
**	Percent change > 200%
-	Nil
--	Amount too small to be expressed
SA	Monthly figures are adjusted to remove normal seasonal variation

Table 1: Housing Activity Summary of London CMA
Third Quarter 2011

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
STARTS									
Q3 2011	319	2	0	18	16	86	4	67	512
Q3 2010	353	6	0	30	47	28	0	0	464
% Change	-9.6	-66.7	n/a	-40.0	-66.0	**	n/a	n/a	10.3
Year-to-date 2011	827	6	5	73	48	279	24	79	1,341
Year-to-date 2010	1,085	16	2	100	113	28	7	405	1,756
% Change	-23.8	-62.5	150.0	-27.0	-57.5	**	**	-80.5	-23.6
UNDER CONSTRUCTION									
Q3 2011	462	4	0	42	104	307	24	416	1,359
Q3 2010	519	8	9	49	178	272	19	1,111	2,165
% Change	-11.0	-50.0	-100.0	-14.3	-41.6	12.9	26.3	-62.6	-37.2
COMPLETIONS									
Q3 2011	326	4	0	35	23	0	0	138	526
Q3 2010	373	8	2	36	25	0	0	2	446
% Change	-12.6	-50.0	-100.0	-2.8	-8.0	n/a	n/a	**	17.9
Year-to-date 2011	808	6	9	82	77	244	10	422	1,658
Year-to-date 2010	964	10	2	89	98	0	2	720	1,885
% Change	-16.2	-40.0	**	-7.9	-21.4	n/a	**	-41.4	-12.0
COMPLETED & NOT ABSORBED									
Q3 2011	154	2	0	17	58	161	9	181	582
Q3 2010	125	1	3	23	33	103	0	254	542
% Change	23.2	100.0	-100.0	-26.1	75.8	56.3	n/a	-28.7	7.4
ABSORBED									
Q3 2011	349	2	0	36	29	19	0	259	694
Q3 2010	339	5	1	32	48	1	0	114	540
% Change	2.9	-60.0	-100.0	12.5	-39.6	**	n/a	127.2	28.5
Year-to-date 2011	803	3	10	86	87	95	4	648	1,736
Year-to-date 2010	914	8	2	83	154	26	4	607	1,798
% Change	-12.1	-62.5	**	3.6	-43.5	**	0.0	6.8	-3.4

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.1: Housing Activity Summary by Submarket
Third Quarter 2011

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
STARTS									
London City									
Q3 2011	233	0	0	18	16	86	4	67	424
Q3 2010	252	2	0	26	47	28	0	0	355
St. Thomas City									
Q3 2011	29	0	0	0	0	0	0	0	29
Q3 2010	34	4	0	2	0	0	0	0	40
Central Elgin									
Q3 2011	10	0	0	0	0	0	0	0	10
Q3 2010	8	0	0	0	0	0	0	0	8
Middlesex Centre									
Q3 2011	15	0	0	0	0	0	0	0	15
Q3 2010	28	0	0	0	0	0	0	0	28
Southwold TP									
Q3 2011	2	0	0	0	0	0	0	0	2
Q3 2010	0	0	0	0	0	0	0	0	0
Strathroy-Caradoc TP									
Q3 2011	13	0	0	0	0	0	0	0	13
Q3 2010	23	0	0	0	0	0	0	0	23
Thames Centre									
Q3 2011	17	2	0	0	0	0	0	0	19
Q3 2010	8	0	0	2	0	0	0	0	10
Adelaide Metcalfe TP									
Q3 2011	0	0	0	0	0	0	0	0	0
Q3 2010	0	0	0	0	0	0	0	0	0
London CMA									
Q3 2011	319	2	0	18	16	86	4	67	512
Q3 2010	353	6	0	30	47	28	0	0	464

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.1: Housing Activity Summary by Submarket Third Quarter 2011									
	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
UNDER CONSTRUCTION									
London City									
Q3 2011	330	2	0	42	104	307	24	416	1,225
Q3 2010	384	2	9	44	178	272	19	1,111	2,019
St. Thomas City									
Q3 2011	36	0	0	0	0	0	0	0	36
Q3 2010	33	4	0	2	0	0	0	0	39
Central Elgin									
Q3 2011	14	0	0	0	0	0	0	0	14
Q3 2010	15	0	0	0	0	0	0	0	15
Middlesex Centre									
Q3 2011	29	0	0	0	0	0	0	0	29
Q3 2010	38	0	0	1	0	0	0	0	39
Southwold TP									
Q3 2011	5	0	0	0	0	0	0	0	5
Q3 2010	0	0	0	0	0	0	0	0	0
Strathroy-Caradoc TP									
Q3 2011	19	0	0	0	0	0	0	0	19
Q3 2010	30	0	0	0	0	0	0	0	30
Thames Centre									
Q3 2011	29	2	0	0	0	0	0	0	31
Q3 2010	19	2	0	2	0	0	0	0	23
Adelaide Metcalfe TP									
Q3 2011	0	0	0	0	0	0	0	0	0
Q3 2010	0	0	0	0	0	0	0	0	0
London CMA									
Q3 2011	462	4	0	42	104	307	24	416	1,359
Q3 2010	519	8	9	49	178	272	19	1,111	2,165

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.1: Housing Activity Summary by Submarket Third Quarter 2011									
	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
COMPLETIONS									
London City									
Q3 2011	250	2	0	35	23	0	0	138	448
Q3 2010	265	2	0	34	15	0	0	2	318
St. Thomas City									
Q3 2011	26	0	0	0	0	0	0	0	26
Q3 2010	39	6	2	2	0	0	0	0	49
Central Elgin									
Q3 2011	11	0	0	0	0	0	0	0	11
Q3 2010	6	0	0	0	0	0	0	0	6
Middlesex Centre									
Q3 2011	19	0	0	0	0	0	0	0	19
Q3 2010	33	0	0	0	10	0	0	0	43
Southwold TP									
Q3 2011	0	0	0	0	0	0	0	0	0
Q3 2010	0	0	0	0	0	0	0	0	0
Strathroy-Caradoc TP									
Q3 2011	16	0	0	0	0	0	0	0	16
Q3 2010	24	0	0	0	0	0	0	0	24
Thames Centre									
Q3 2011	4	2	0	0	0	0	0	0	6
Q3 2010	6	0	0	0	0	0	0	0	6
Adelaide Metcalfe TP									
Q3 2011	0	0	0	0	0	0	0	0	0
Q3 2010	0	0	0	0	0	0	0	0	0
London CMA									
Q3 2011	326	4	0	35	23	0	0	138	526
Q3 2010	373	8	2	36	25	0	0	2	446

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.1: Housing Activity Summary by Submarket Third Quarter 2011									
	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
COMPLETED & NOT ABSORBED									
London City									
Q3 2011	112	0	0	14	58	161	9	167	521
Q3 2010	95	0	1	21	27	103	0	216	463
St. Thomas City									
Q3 2011	11	0	0	1	0	0	0	0	12
Q3 2010	7	1	2	2	0	0	0	0	12
Central Elgin									
Q3 2011	9	0	0	0	0	0	0	0	9
Q3 2010	1	0	0	0	0	0	0	0	1
Middlesex Centre									
Q3 2011	7	0	0	0	0	0	0	14	21
Q3 2010	7	0	0	0	4	0	0	15	26
Southwold TP									
Q3 2011	0	0	0	0	0	0	0	0	0
Q3 2010	0	0	0	0	0	0	0	0	0
Strathroy-Caradoc TP									
Q3 2011	11	0	0	0	0	0	0	0	11
Q3 2010	12	0	0	0	2	0	0	23	37
Thames Centre									
Q3 2011	4	2	0	2	0	0	0	0	8
Q3 2010	3	0	0	0	0	0	0	0	3
Adelaide Metcalfe TP									
Q3 2011	0	0	0	0	0	0	0	0	0
Q3 2010	0	0	0	0	0	0	0	0	0
London CMA									
Q3 2011	154	2	0	17	58	161	9	181	582
Q3 2010	125	1	3	23	33	103	0	254	542

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.1: Housing Activity Summary by Submarket
Third Quarter 2011

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
ABSORBED									
London City									
Q3 2011	264	2	0	36	26	19	0	259	606
Q3 2010	240	0	1	30	34	1	0	112	418
St. Thomas City									
Q3 2011	32	0	0	0	0	0	0	0	32
Q3 2010	38	5	0	2	0	0	0	0	45
Central Elgin									
Q3 2011	10	0	0	0	0	0	0	0	10
Q3 2010	5	0	0	0	0	0	0	0	5
Middlesex Centre									
Q3 2011	21	0	0	0	2	0	0	0	23
Q3 2010	33	0	0	0	9	0	0	2	44
Southwold TP									
Q3 2011	0	0	0	0	0	0	0	0	0
Q3 2010	0	0	0	0	0	0	0	0	0
Strathroy-Caradoc TP									
Q3 2011	18	0	0	0	1	0	0	0	19
Q3 2010	17	0	0	0	2	0	0	0	19
Thames Centre									
Q3 2011	4	0	0	0	0	0	0	0	4
Q3 2010	6	0	0	0	3	0	0	0	9
Adelaide Metcalfe TP									
Q3 2011	0	0	0	0	0	0	0	0	0
Q3 2010	0	0	0	0	0	0	0	0	0
London CMA									
Q3 2011	349	2	0	36	29	19	0	259	694
Q3 2010	339	5	1	32	48	1	0	114	540

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.2: History of Housing Starts of London CMA 2001 - 2010									
	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
2010	1,335	20	3	126	155	28	7	405	2,079
% Change	40.5	100.0	-70.0	22.3	9.9	-84.6	-69.6	-45.9	-4.1
2009	950	10	10	103	141	182	23	749	2,168
% Change	-23.4	-58.3	11.1	-12.7	-16.1	**	-42.5	-0.1	-9.1
2008	1,241	24	9	118	168	35	40	750	2,385
% Change	-32.9	-42.9	-57.1	5.4	-33.1	-18.6	33.3	-5.4	-24.1
2007	1,849	42	21	112	251	43	30	793	3,141
% Change	-5.8	23.5	-41.7	-2.6	-31.2	n/a	-9.1	-29.7	-14.5
2006	1,963	34	36	115	365	0	33	1,128	3,674
% Change	2.1	-15.0	n/a	-18.4	43.7	n/a	-45.0	73.5	19.8
2005	1,922	40	0	141	254	0	60	650	3,067
% Change	-14.2	81.8	-100.0	62.1	16.5	-100.0	-31.0	95.2	-0.4
2004	2,239	22	12	87	218	80	87	333	3,078
% Change	24.9	57.1	-70.7	-6.5	8.5	n/a	77.6	-60.2	1.7
2003	1,792	14	41	93	201	0	49	837	3,027
% Change	-5.2	-12.5	-16.3	24.0	-16.6	n/a	**	163.2	16.2
2002	1,891	16	49	75	241	0	14	318	2,604
% Change	54.9	60.0	**	-21.9	38.5	n/a	-60.0	**	62.0
2001	1,221	10	15	96	174	0	35	54	1,607

Source: CMHC (Starts and Completions Survey)

Table 2: Starts by Submarket and by Dwelling Type
Third Quarter 2011

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q3 2011	Q3 2010	Q3 2011	Q3 2010	Q3 2011	Q3 2010	Q3 2011	Q3 2010	Q3 2011	Q3 2010	% Change
London City	251	278	0	2	20	47	153	28	424	355	19.4
St. Thomas City	29	36	0	4	0	0	0	0	29	40	-27.5
Central Elgin	10	8	0	0	0	0	0	0	10	8	25.0
Middlesex Centre	15	28	0	0	0	0	0	0	15	28	-46.4
Southwold TP	2	0	0	0	0	0	0	0	2	0	n/a
Strathroy-Caradoc TP	13	23	0	0	0	0	0	0	13	23	-43.5
Thames Centre	17	10	2	0	0	0	0	0	19	10	90.0
Adelaide Metcalfe TP	0	0	0	0	0	0	0	0	0	0	n/a
London CMA	337	383	2	6	20	47	153	28	512	464	10.3

Table 2.1: Starts by Submarket and by Dwelling Type
January - September 2011

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2011	YTD 2010	YTD 2011	YTD 2010	YTD 2011	YTD 2010	YTD 2011	YTD 2010	YTD 2011	YTD 2010	% Change
London City	681	911	2	4	77	120	358	433	1118	1468	-23.8
St. Thomas City	85	96	0	10	0	0	0	2	85	108	-21.3
Central Elgin	22	19	0	0	0	0	0	0	22	19	15.8
Middlesex Centre	39	76	0	0	0	0	0	0	39	76	-48.7
Southwold TP	5	0	0	0	0	0	0	0	5	0	n/a
Strathroy-Caradoc TP	38	57	0	0	0	0	0	0	38	57	-33.3
Thames Centre	30	26	4	2	0	0	0	0	34	28	21.4
Adelaide Metcalfe TP	0	0	0	0	0	0	0	0	0	0	n/a
London CMA	900	1,185	6	16	77	120	358	435	1,241	1,756	-23.6

Source: CMHC (Starts and Completions Survey)

Table 2.2: Starts by Submarket, by Dwelling Type and by Intended Market
Third Quarter 2011

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q3 2011	Q3 2010	Q3 2011	Q3 2010	Q3 2011	Q3 2010	Q3 2011	Q3 2010
London City	16	47	4	0	86	28	67	0
St. Thomas City	0	0	0	0	0	0	0	0
Central Elgin	0	0	0	0	0	0	0	0
Middlesex Centre	0	0	0	0	0	0	0	0
Southwold TP	0	0	0	0	0	0	0	0
Strathroy-Caradoc TP	0	0	0	0	0	0	0	0
Thames Centre	0	0	0	0	0	0	0	0
Adelaide Metcalfe TP	0	0	0	0	0	0	0	0
London CMA	16	47	4	0	86	28	67	0

Table 2.3: Starts by Submarket, by Dwelling Type and by Intended Market
January - September 2011

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2011	YTD 2010	YTD 2011	YTD 2010	YTD 2011	YTD 2010	YTD 2011	YTD 2010
London City	53	113	24	7	279	28	79	405
St. Thomas City	0	0	0	0	0	2	0	0
Central Elgin	0	0	0	0	0	0	0	0
Middlesex Centre	0	0	0	0	0	0	0	0
Southwold TP	0	0	0	0	0	0	0	0
Strathroy-Caradoc TP	0	0	0	0	0	0	0	0
Thames Centre	0	0	0	0	0	0	0	0
Adelaide Metcalfe TP	0	0	0	0	0	0	0	0
London CMA	53	113	24	7	279	30	79	405

Source: CMHC (Starts and Completions Survey)

Table 2.4: Starts by Submarket and by Intended Market
Third Quarter 2011

Submarket	Freehold		Condominium		Rental		Total*	
	Q3 2011	Q3 2010	Q3 2011	Q3 2010	Q3 2011	Q3 2010	Q3 2011	Q3 2010
London City	233	254	120	101	71	0	424	355
St. Thomas City	29	38	0	2	0	0	29	40
Central Elgin	10	8	0	0	0	0	10	8
Middlesex Centre	15	28	0	0	0	0	15	28
Southwold TP	2	0	0	0	0	0	2	0
Strathroy-Caradoc TP	13	23	0	0	0	0	13	23
Thames Centre	19	8	0	2	0	0	19	10
Adelaide Metcalfe TP	0	0	0	0	0	0	0	0
London CMA	341	359	120	105	71	0	512	464

Table 2.5: Starts by Submarket and by Intended Market
January - September 2011

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2011	YTD 2010	YTD 2011	YTD 2010	YTD 2011	YTD 2010	YTD 2011	YTD 2010
London City	615	821	400	235	103	412	1,118	1,468
St. Thomas City	85	105	0	3	0	0	85	108
Central Elgin	22	19	0	0	0	0	22	19
Middlesex Centre	39	75	0	1	0	0	39	76
Southwold TP	5	0	0	0	0	0	5	0
Strathroy-Caradoc TP	38	57	0	0	0	0	38	57
Thames Centre	34	26	0	2	0	0	34	28
Adelaide Metcalfe TP	0	0	0	0	0	0	0	0
London CMA	858	1,103	400	241	103	412	1,341	1,756

Source: CMHC (Starts and Completions Survey)

Table 3: Completions by Submarket and by Dwelling Type
Third Quarter 2011

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q3 2011	Q3 2010	Q3 2011	Q3 2010	Q3 2011	Q3 2010	Q3 2011	Q3 2010	Q3 2011	Q3 2010	% Change
London City	285	299	2	2	23	15	138	2	448	318	40.9
St. Thomas City	26	41	0	6	0	0	0	2	26	49	-46.9
Central Elgin	11	6	0	0	0	0	0	0	11	6	83.3
Middlesex Centre	19	33	0	0	0	10	0	0	19	43	-55.8
Southwold TP	0	0	0	0	0	0	0	0	0	0	n/a
Strathroy-Caradoc TP	16	24	0	0	0	0	0	0	16	24	-33.3
Thames Centre	4	6	2	0	0	0	0	0	6	6	0.0
Adelaide Metcalfe TP	0	0	0	0	0	0	0	0	0	0	n/a
London CMA	361	409	4	8	23	25	138	4	[illegible]	446	17.9

Table 3.1: Completions by Submarket and by Dwelling Type
January - September 2011

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2011	YTD 2010	YTD 2011	YTD 2010	YTD 2011	YTD 2010	YTD 2011	YTD 2010	YTD 2011	YTD 2010	% Change
London City	663	804	6	4	93	71	666	702	1428	1581	-9.7
St. Thomas City	88	89	0	6	0	0	0	20	88	115	-23.5
Central Elgin	28	16	0	0	0	0	0	0	28	16	75.0
Middlesex Centre	49	81	0	0	0	17	0	0	49	98	-50.0
Southwold TP	2	1	0	0	0	0	0	0	2	1	100.0
Strathroy-Caradoc TP	45	45	0	0	0	10	0	0	45	55	-18.2
Thames Centre	16	19	2	0	0	0	0	0	18	19	-5.3
Adelaide Metcalfe TP	0	0	0	0	0	0	0	0	0	0	n/a
London CMA	891	1,055	8	10	93	98	666	722	1,658	1,885	-12.0

Source: CMHC (Starts and Completions Survey)

Table 3.2: Completions by Submarket, by Dwelling Type and by Intended Market
Third Quarter 2011

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q3 2011	Q3 2010	Q3 2011	Q3 2010	Q3 2011	Q3 2010	Q3 2011	Q3 2010
London City	23	15	0	0	0	0	138	2
St. Thomas City	0	0	0	0	0	2	0	0
Central Elgin	0	0	0	0	0	0	0	0
Middlesex Centre	0	10	0	0	0	0	0	0
Southwold TP	0	0	0	0	0	0	0	0
Strathroy-Caradoc TP	0	0	0	0	0	0	0	0
Thames Centre	0	0	0	0	0	0	0	0
Adelaide Metcalfe TP	0	0	0	0	0	0	0	0
London CMA	23	25	0	0	0	2	138	2

Table 3.3: Completions by Submarket, by Dwelling Type and by Intended Market
January - September 2011

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2011	YTD 2010	YTD 2011	YTD 2010	YTD 2011	YTD 2010	YTD 2011	YTD 2010
London City	86	71	7	0	244	0	422	702
St. Thomas City	0	0	0	0	0	2	0	18
Central Elgin	0	0	0	0	0	0	0	0
Middlesex Centre	0	17	0	0	0	0	0	0
Southwold TP	0	0	0	0	0	0	0	0
Strathroy-Caradoc TP	0	10	0	0	0	0	0	0
Thames Centre	0	0	0	0	0	0	0	0
Adelaide Metcalfe TP	0	0	0	0	0	0	0	0
London CMA	86	98	7	0	244	2	422	720

Source: CMHC (Starts and Completions Survey)

Table 3.4: Completions by Submarket and by Intended Market
Third Quarter 2011

Submarket	Freehold		Condominium		Rental		Total*	
	Q3 2011	Q3 2010	Q3 2011	Q3 2010	Q3 2011	Q3 2010	Q3 2011	Q3 2010
London City	252	267	58	49	138	2	448	318
St. Thomas City	26	47	0	2	0	0	26	49
Central Elgin	11	6	0	0	0	0	11	6
Middlesex Centre	19	33	0	10	0	0	19	43
Southwold TP	0	0	0	0	0	0	0	0
Strathroy-Caradoc TP	16	24	0	0	0	0	16	24
Thames Centre	6	6	0	0	0	0	6	6
Adelaide Metcalfe TP	0	0	0	0	0	0	0	0
London CMA	330	381	58	61	138	[illegible]	526	446

Table 3.5: Completions by Submarket and by Intended Market
January - September 2011

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2011	YTD 2010	YTD 2011	YTD 2010	YTD 2011	YTD 2010	YTD 2011	YTD 2010
London City	600	727	396	150	432	704	1,428	1,581
St. Thomas City	85	92	3	5	0	18	88	115
Central Elgin	28	16	0	0	0	0	28	16
Middlesex Centre	47	78	2	20	0	0	49	98
Southwold TP	2	1	0	0	0	0	2	1
Strathroy-Caradoc TP	45	43	0	12	0	0	45	55
Thames Centre	16	19	2	0	0	0	18	19
Adelaide Metcalfe TP	0	0	0	0	0	0	0	0
London CMA	823	976	403	187	432	722	1,658	1,885

Source: CMHC (Starts and Completions Survey)

Submarket	Price Ranges										Total	Median Price ($)	Average Price ($)
	< $200,000		$200,000 - $249,999		$250,000 - $299,999		$300,000 - $399,999		$400,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
London City													
Q3 2011	1	0.4	20	7.0	72	25.4	114	40.1	77	27.1	284	329,450	359,484
Q3 2010	1	0.4	15	5.6	89	33.2	102	38.1	61	22.8	268	320,000	356,242
Year-to-date 2011	3	0.5	40	6.3	183	29.0	255	40.3	151	23.9	632	326,900	354,544
Year-to-date 2010	4	0.5	61	8.2	221	29.6	309	41.4	151	20.2	746	320,000	347,041
St. Thomas City													
Q3 2011	0	0.0	16	50.0	9	28.1	6	18.8	1	3.1	32	249,500	268,506
Q3 2010	0	0.0	11	28.2	17	43.6	9	23.1	2	5.1	39	270,000	286,288
Year-to-date 2011	4	4.8	34	41.0	23	27.7	18	21.7	4	4.8	83	254,000	275,992
Year-to-date 2010	3	3.4	34	39.1	25	28.7	18	20.7	7	8.0	87	260,000	280,990
Central Elgin													
Q3 2011	0	0.0	1	12.5	1	12.5	4	50.0	2	25.0	8	--	--
Q3 2010	0	0.0	0	0.0	2	50.0	1	25.0	1	25.0	4	--	--
Year-to-date 2011	0	0.0	1	5.9	1	5.9	9	52.9	6	35.3	17	373,000	378,805
Year-to-date 2010	0	0.0	1	7.1	3	21.4	3	21.4	7	50.0	14	382,500	364,357
Middlesex Centre													
Q3 2011	2	11.1	0	0.0	1	5.6	11	61.1	4	22.2	18	353,500	341,986
Q3 2010	0	0.0	1	3.6	2	7.1	12	42.9	13	46.4	28	394,500	436,936
Year-to-date 2011	3	7.9	0	0.0	5	13.2	19	50.0	11	28.9	38	353,500	371,030
Year-to-date 2010	0	0.0	2	2.9	10	14.5	30	43.5	27	39.1	69	375,000	409,422
Southwold TP													
Q3 2011	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
Q3 2010	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
Year-to-date 2011	0	0.0	0	0.0	0	0.0	1	100.0	0	0.0	1	--	--
Year-to-date 2010	0	0.0	0	0.0	0	0.0	1	100.0	0	0.0	1	--	--
Strathroy-Caradoc TP													
Q3 2011	2	15.4	4	30.8	2	15.4	4	30.8	1	7.7	13	259,900	306,558
Q3 2010	1	6.7	4	26.7	3	20.0	6	40.0	1	6.7	15	280,000	292,551
Year-to-date 2011	5	15.2	10	30.3	7	21.2	8	24.2	3	9.1	33	250,000	288,638
Year-to-date 2010	5	13.9	5	13.9	9	25.0	15	41.7	2	5.6	36	290,675	292,036
Thames Centre													
Q3 2011	0	0.0	0	0.0	1	33.3	1	33.3	1	33.3	3	--	--
Q3 2010	0	0.0	0	0.0	2	33.3	3	50.0	1	16.7	6	--	--
Year-to-date 2011	0	0.0	0	0.0	1	11.1	4	44.4	4	44.4	9	--	--
Year-to-date 2010	0	0.0	0	0.0	4	28.6	6	42.9	4	28.6	14	357,500	368,786
Adelaide Metcalfe TP													
Q3 2011	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
Q3 2010	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
Year-to-date 2011	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
Year-to-date 2010	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
London CMA													
Q3 2011	5	1.4	41	11.5	86	24.0	140	39.1	86	24.0	358	324,000	348,491
Q3 2010	2	0.6	31	8.6	115	31.9	133	36.9	79	21.9	360	320,000	351,566
Year-to-date 2011	15	1.8	85	10.5	220	27.1	314	38.6	179	22.0	813	321,000	346,089
Year-to-date 2010	12	1.2	103	10.7	272	28.1	382	39.5	198	20.5	967	320,000	344,118

Table 4: Absorbed Single-Detached Units by Price Range, Third Quarter 2011

Source: CMHC (Market Absorption Survey)

Table 4.1: Average Price ($) of Absorbed Single-detached Units
Third Quarter 2011

Submarket	Q3 2011	Q3 2010	% Change	YTD 2011	YTD 2010	% Change
London City	359,484	356,242	0.9	354,544	347,041	2.2
St. Thomas City	268,506	286,288	-6.2	275,992	280,990	-1.8
Central Elgin	--	--	n/a	378,805	364,357	4.0
Middlesex Centre	341,986	436,936	-21.7	371,030	409,422	-9.4
Southwold TP	--	--	n/a	--	--	n/a
Strathroy-Caradoc TP	306,558	292,551	4.8	288,638	292,036	-1.2
Thames Centre	--	--	n/a	--	368,786	n/a
Adelaide Metcalfe TP	--	--	n/a	--	--	n/a
London CMA	348,491	351,566	-0.9	346,089	344,118	0.6

Source: CMHC (Market Absorption Survey)

Table 5: MLS® Residential Activity for London
Third Quarter 2011

		Number of Sales[1]	Yr/Yr[2] (%)	Sales SA[1]	Number of New Listings[1]	New Listings SA[1]	Sales-to-New Listings SA[2]	Average Price[1] ($)	Yr/Yr[2] (%)	Average Price[1] ($) SA
2010	January	487	56.6	792	1,129	1,292	61.3	221,917	7.8	225,092
	February	623	26.1	727	1,185	1,287	56.5	221,956	4.6	210,856
	March	885	29.0	765	1,774	1,484	51.5	228,897	10.4	226,360
	April	1,050	27.9	808	1,793	1,405	57.5	236,183	12.7	231,692
	May	919	3.7	711	1,771	1,402	50.7	236,113	8.5	231,515
	June	838	-13.1	648	1,614	1,366	47.4	226,239	3.8	227,508
	July	729	-20.5	626	1,324	1,255	49.9	225,766	3.2	227,998
	August	636	-16.4	598	1,325	1,338	44.7	223,588	5.5	233,393
	September	605	-16.9	646	1,408	1,356	47.6	220,498	1.4	221,071
	October	586	-14.8	678	1,236	1,391	48.7	235,635	8.5	235,508
	November	640	6.7	707	1,057	1,294	54.6	224,324	4.2	246,990
	December	391	-14.6	683	555	1,300	52.5	225,880	4.8	220,020
2011	January	440	-9.7	716	1,260	1,435	49.9	223,674	0.8	224,271
	February	568	-8.8	675	1,218	1,329	50.8	231,050	4.1	219,172
	March	820	-7.3	683	1,679	1,333	51.2	230,850	0.9	228,238
	April	769	-26.8	648	1,697	1,428	45.4	243,094	2.9	238,902
	May	897	-2.4	655	1,900	1,415	46.3	248,058	5.1	238,250
	June	935	11.6	722	1,803	1,500	48.1	236,605	4.6	231,748
	July	760	4.3	688	1,428	1,434	48.0	221,454	-1.9	226,316
	August	783	23.1	716	1,526	1,429	50.1	227,038	1.5	230,929
	September	721	19.2	740	1,519	1,456	50.8	234,309	6.3	233,208
	October									
	November									
	December									
	Q3 2010	1,970	0.0		4,057			223,445	0.0	
	Q3 2011	2,264	14.9		4,473			227,479	1.8	
	YTD 2010	6,772	3.1		13,323			227,950	6.5	
	YTD 2011	6,693	-1.2		14,030			233,772	2.6	

MLS® is a registered trademark of the Canadian Real Estate Association (CREA).

[1]Source: CREA
[2]Source: CMHC, adapted from MLS® data supplied by CREA

Table 6: Economic Indicators Third Quarter 2011										
		Interest Rates			NHPI, Total, London CMA 2007=100	CPI, 2002 =100 (Ontario)	London Labour Market			
		P & I Per $100,000	Mortage Rates (%)				Employment SA (,000)	Unemployment Rate (%) SA	Participation Rate (%) SA	Average Weekly Earnings ($)
			1 Yr. Term	5 Yr. Term						
2010	January	610	3.60	5.49	105.5	114.5	249.6	8.7	67.5	790
	February	604	3.60	5.39	107.5	115.1	249.3	8.7	67.4	813
	March	631	3.60	5.85	109.4	115.3	248.4	9.1	67.3	812
	April	655	3.80	6.25	109.4	115.7	249.3	8.6	67.2	816
	May	639	3.70	5.99	109.3	116.2	250.3	8.5	67.2	810
	June	633	3.60	5.89	109.3	116.0	250.5	8.2	67.0	802
	July	627	3.50	5.79	107.3	117.0	248.0	8.2	66.2	798
	August	604	3.30	5.39	107.3	117.0	245.0	8.2	65.4	785
	September	604	3.30	5.39	107.4	117.1	241.4	8.3	64.4	788
	October	598	3.20	5.29	107.1	117.8	239.3	8.7	64.1	779
	November	607	3.35	5.44	107.5	118.0	240.3	8.7	64.3	780
	December	592	3.35	5.19	107.5	117.9	240.4	8.5	64.1	775
2011	January	592	3.35	5.19	107.5	117.8	242.0	8.3	64.4	768
	February	607	3.50	5.44	107.5	118.0	242.3	8.4	64.4	769
	March	601	3.50	5.34	107.5	119.4	245.2	8.3	65.1	779
	April	621	3.70	5.69	107.5	119.9	246.0	8.3	65.3	796
	May	616	3.70	5.59	107.9	120.9	243.9	8.3	64.6	806
	June	604	3.50	5.39	108.5	120.2	240.5	8.7	64.0	802
	July	604	3.50	5.39	108.8	120.5	239.7	9.1	64.0	799
	August	604	3.50	5.39	108.8	120.6	243.0	8.9	64.7	796
	September	592	3.50	5.19		121.1	245.4	9.0	65.3	803
	October									
	November									
	December									

"P & I" means Principal and Interest (assumes $100,000 mortgage amortized over 25 years using current 5 year interest rate)
"NHPI" means New Housing Price Index
"CPI" means Consumer Price Index
"SA" means Seasonally Adjusted

Source: CMHC, adapted from Statistics Canada (CANSIM), Statistics Canada (CANSIM)

METHODOLOGY

Starts & Completions Survey Methodology

The Starts and Completions Survey is conducted by way of site visits which are used to confirm that new units have reached set stages in the construction process. Since most municipalities in the country issue building permits, these are used as an indication of where construction is likely to take place. In areas where there are no permits, reliance has to be placed either on local sources or searching procedures.

The Starts and Completions Survey is carried out monthly in urban areas with population in excess of 50,000, as defined by the 2006 Census. In urban areas with populations of 10,000 to 49,999, all Starts are enumerated in the last month of the quarter (i.e. four times a year, in March, June, September and December). In these centres with quarterly enumeration, Completion activity is modelled based on historical patterns. Monthly Starts and Completions activity in these quarterly locations are statistically estimated at a provincial level for single and multi categories. Centres with populations below 10,000 are enumerated on a sample basis, also in the last month of each quarter (i.e. four times a year, in March, June, September and December).

The Starts and Completions Survey enumerates dwelling units in new structures only, designed for non-transient and year-round occupancy.

Mobile homes are included in the surveys. A mobile home is a type of manufactured house that is completely assembled in a factory and then moved to a foundation before it is occupied.

Trailers or any other movable dwelling (the larger often referred to as a mobile home) with no permanent foundation are excluded from the survey.

Conversions and/or alterations within an existing structure are excluded from the surveys as are seasonal dwellings, such as: summer cottages, hunting and ski cabins, trailers and boat houses; and hostel accommodations, such as: hospitals, nursing homes, penal institutions, convents, monasteries, military and industrial camps, and collective types of accommodation such as: hotels, clubs, and lodging homes.

Market Absorption Survey Methodology

The Market Absorption Survey is carried out in conjunction with the Starts and Completions Survey in urban areas with populations in excess of 50,000. When a structure is recorded as completed, an update is also made as units are sold or rented. The dwellings are then enumerated each month until such time as full absorption occurs.

STARTS AND COMPLETIONS SURVEY AND MARKET ABSORPTION SURVEY DEFINITIONS

A "**dwelling unit**", for purposes of the Starts and Completions Survey, is defined as a structurally separate set of self-contained living premises with a private entrance from outside the building or from a common hall, lobby, or stairway inside the building. Such an entrance must be one that can be used without passing through another separate dwelling unit.

A "**start**", for purposes of the Starts and Completions Survey, is defined as the beginning of construction work on a building, usually when the concrete has been poured for the whole of the footing around the structure, or an equivalent stage where a basement will not be part of the structure.

The number of units "**under construction**" as at the end of the period shown, takes into account certain adjustments which are necessary for various reasons. For example, after a start on a dwelling has commenced construction may cease, or a structure, when completed, may contain more or fewer dwelling units than were reported at start.

A "**completion**", for purposes of the Starts and Completions Survey, is defined as the stage at which all the proposed construction work on a dwelling unit has been performed, although under some circumstances a dwelling may be counted as completed where up to 10 per cent of the proposed work remains to be done.

The term "**absorbed**" means that a housing unit is no longer on the market (i.e. has been sold or rented). This usually happens when a binding contract is secured by a non-refundable deposit and has been signed by a qualified purchaser. The purpose of the Market Absorption Survey is to measure the rate at which units are sold or rented after they are completed, as well as collect prices.

DWELLING TYPES:

A "**Single-Detached**" dwelling (also referred to as "**Single**") is a building containing only one dwelling unit, which is completely separated on all sides from any other dwelling or structure. Includes link homes, where two units may share a common basement wall but are separated above grade. Also includes cluster-single developments.

A "**Semi-Detached (Double)**" dwelling (also referred to as "**Semi**") is one of two dwellings located side-by-side in a building, adjoining no other structure and separated by a common or party wall extending from ground to roof.

A "**Row (Townhouse)**" dwelling is a one family dwelling unit in a row of three or more attached dwellings separated by a common or party wall extending from ground to roof.

The term "**Apartment and other**" includes all dwellings other than those described above, including structures commonly known as stacked townhouses, duplexes, triplexes, double duplexes and row duplexes.

INTENDED MARKET:

The "**intended market**" is the tenure in which the unit is being marketed. This includes the following categories:

Freehold: A residence where the owner owns the dwelling and lot outright.

Condominium (including Strata-Titled): An individual dwelling which is privately owned, but where the building and/or the land are collectively owned by all dwelling unit owners. A condominium is a form of ownership rather than a type of house.

Rental: Dwelling constructed for rental purposes regardless of who finances the structure.

GEOGRAPHICAL TERMS:

A census metropolitan area (CMA) or a census agglomeration (CA) is formed by one or more adjacent municipalities centred on a large urban area (known as the urban core). The census population count of the urban core is at least 10,000 to form a census agglomeration and at least 100,000 to form a census metropolitan area. To be included in the CMA or CA, other adjacent municipalities must have a high degree on integration with the central urban area, as measured by commuting flows derived from census place of work data. CMAs and CAs contain whole municipalities or Census Subdivisions.

A "**Rural**" area, for the purposes of this publication, is a centre with a population less than 10,000.

All data presented in this publication is based on Statistics Canada's 2006 Census area definitions.

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